

**United States Bankruptcy Court**

WESTERN DISTRICT OF PENNSYLVANIA

**ORDER AND RESCHEDULED MEETING NOTICE**  
NOTICE COMMENCEMENT OF CASE UNDER CHAPTER 13  
OF THE BANKRUPTCY CODE  
MEETING OF CREDITORS, AND FIXING OF DATES

**Case No. 19-21750-CMB**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Joel J Bednar  
104 Srader Grove Road  
Freeport, PA 16229

Sally M Bednar  
104 Srader Grove Road  
Freeport, PA 16229

Social Security No.:

xxx-xx-2378

xxx-xx-8883

Employer's Tax I.D. No.:

NAME/ADDRESS OF ATTORNEY FOR DEBTOR

Jeffrey J. Sikirica  
121 Northbrook Drive  
Pine Township  
Gibsonia, PA 15044  
Telephone number: 724-625-2566

NAME/ADDRESS OF TRUSTEE

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Telephone number: 412-471-5566

DATE/TIME/LOCATION OF MEETING OF  
CREDITORS

July 29, 2019  
10:00 AM  
3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA  
15219

CONFIRMATION HEARING DATE/TIME/LOC

July 29, 2019  
10:00 AM  
3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA  
15219

**ON AFFIDAVIT OF DEFAULT BY TRUSTEE, FAILURE OF THE  
DEBTOR(S) TO APPEAR AT THE MEETING OF CREDITORS WILL  
RESULT IN DISMISSAL OF THE CASE WITHOUT FURTHER NOTICE  
OR HEARING.**

Dated: 6/20/19

BY THE COURT

Carlota M. Bohm  
Judge

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Joel J Bednar  
 Sally M Bednar  
 Debtors

Case No. 19-21750-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: agro  
 Form ID: rsc13

Page 1 of 2  
 Total Noticed: 66

Date Rcvd: Jun 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2019.

db/jdb  
 cr +Joel J Bednar, Sally M Bednar, 104 Srader Grove Road, Freeport, PA 16229-1917  
 +Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C.,  
 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
 15057215 Advanced Call Center Technologies, LLC, PO Box 9091, Gray, TN 37615-9091  
 15042907 Alle Kiski Mecical Center, PO Box 644896, Pittsburgh, PA 15264-4896  
 15042908 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250  
 15042909 +Allegheny Health Network Home Medical Equipment, 404 Ford Street, Ford City, PA 16226-1230  
 15057216 #+Allied Interstate, P.O. Box 361445, Columbus, OH 43236-1445  
 15042910 American Express, P.O. Box 1270, Newark, NJ 07101-1270  
 15042911 +American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871  
 15042912 American Express, P.O. Box 981535, El Paso, TX 79998-1535  
 15060055 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 15057218 Asset Recovery Solutions, LLC, 2200 E. Devon Ave., Suite 200, Des Plaines, IL 60018-4501  
 15057219 +BHS Faster Care PLLC, PO Box 1549, Suite 550, Butler, PA 16003-1549  
 15042915 Barclays, P.O. Box 13337, Philadelphia, PA 19101-3337  
 15042916 Best Buy Credit Services, P.O. Box 9001007, Louisville, KY 40290-1007  
 15057220 +Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697  
 15042920 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 15042919 Chase, P.O. Box 1423, Charlotte, NC 28201-1423  
 15042921 Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166  
 15042925 First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557  
 15057223 GC Services Limited Partnership, Dept. Hovs 052, PO Box 3044, Livonia, MI 48151-3044  
 15057224 +Gregg L. Morris, Esq., Patenaude & Felix, A.P.C., 4545 Murphy Canyon Rd., 3rd Flr.,  
 San Diego, CA 92123-4363  
 15063445 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487-2853  
 15063585 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC,  
 c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013  
 15042928 LL Bean Mastercard, PO Box 9001068, Louisville, KY 40290-1068  
 15042927 LL Bean Mastercard, PO Box 6742, Sioux Falls, SD 57117-6742  
 15042929 Macy's, P.O. Box 8058, Mason, OH 45040-8058  
 15042930 Marriott Rewards, P.O. Box 15298, Wilmington, DE 19850-5298  
 15042931 Marriott Rewards, P.O. Box 1423, Charlotte, NC 28201-1423  
 15042932 +NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099  
 15057227 Northstar Location Services, LLC, Attn: Financial Services Dept., 4285 Genesee St.,  
 Cheektowaga, NY 14225-1943  
 15042934 PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
 15042933 PNC Bank, PO Box 1820, Dayton, OH 45401-1820  
 15072321 +Peoples Gas Company LLC, f/k/a Peoples TWP, c/o S. James Wallace, P.C.,  
 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 15057228 Premier Medical Associates PC, PO Box 644984, Pittsburgh, PA 15264-4984  
 15042935 Sears Credit Cards, P.O. Box 9001055, Louisville, KY 40290-1055  
 15042936 +Sears Credit Cards, P.O. Box 6282, Sioux Falls, SD 57117-6282  
 15057230 +State Collection Services, Inc., 2509 S. Stoughton Road, Madison, WI 53716-3314  
 15042937 State Collections Services, Inc., PO Box 6250, Madison, WI 53716-0250  
 15042945 Synchrony Finnacle, P.O. Box 965033, Orlando, FL 32896-5033  
 15042947 Target Card Services, P.O. Box 660170, Dalls, TX 75266-0170  
 15042948 Wells Fargo Bank, NA - Dilliard's, P.O. Box 10347, Des Moines, IA 50306-0347

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 21 2019 02:30:05 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 21 2019 02:42:33  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15042905 E-mail/PDF: gecsedirecoverycorp.com Jun 21 2019 02:42:47 AEO/Synchrony Bank,  
 P.O. Box 960013, Orlando, FL 32896-0013  
 15042906 E-mail/PDF: gecsedirecoverycorp.com Jun 21 2019 02:42:31 AEO/Synchrony Bank,  
 P.O. Box 965003, Orlando, FL 32896-5003  
 15042914 E-mail/PDF: gecsedirecoverycorp.com Jun 21 2019 02:42:29 BP Visa Credit Card,  
 P.O. Box 965022, Orlando, FL 32896-5022  
 15042913 E-mail/PDF: gecsedirecoverycorp.com Jun 21 2019 02:42:46 BP Visa Credit Card,  
 P.O. Box 965023, Orlando, FL 32896-5022  
 15042917 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 21 2019 02:42:31 Capital One,  
 P.O. Box 71083, Charlotte, NC 28272-1083  
 15042922 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 21 2019 02:29:57  
 Comenity - Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728  
 15042923 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 21 2019 02:29:57  
 Comenity Capital Bank - HSN, Bankruptcy Department, PO Box 183043,  
 Columbus, OH 43218-3043

District/off: 0315-2

User: agro  
Form ID: rsc13

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Total Noticed: 66

Date Rcvd: Jun 20, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15042924	E-mail/PDF: creditonebknofications@resurgent.com Jun 21 2019 02:42:18	CreditOne Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15057221	+E-mail/Text: egssupportservices@alorica.com Jun 21 2019 02:30:22	EGS Financial Care, Inc., PO Box 1020, Dept. 806, Horsham, PA 19044-8020
15057222	+E-mail/Text: bankruptcynotice@fcbanking.com Jun 21 2019 02:29:48	First Commonwealth Bank, 601 Philadelphia Street, Indiana, PA 15701-3952
15042926	E-mail/Text: bncnotices@becket-lee.com Jun 21 2019 02:29:49	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
15062093	E-mail/PDF: resurgentbknofications@resurgent.com Jun 21 2019 02:42:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15057229	+E-mail/Text: ebn_bkrt_forms@salliemae.com Jun 21 2019 02:30:32	Sallie Mae, PO Box 8459, Philadelphia, PA 19101-8459
15042938	E-mail/PDF: gecsed@recoverycorp.com Jun 21 2019 02:42:46	Synchrony Bank/Walmart, P.O. Box 530993, Atlanta, GA 30353-0993
15044827	+E-mail/PDF: gecsed@recoverycorp.com Jun 21 2019 02:42:30	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15042939	E-mail/PDF: gecsed@recoverycorp.com Jun 21 2019 02:42:46	Synchrony Bank, P.O. Box 965016, Orlando, FL 32896-5016
15042940	E-mail/PDF: gecsed@recoverycorp.com Jun 21 2019 02:42:47	Synchrony Bank/JCP, P.O. Box 960090, Orlando, FL 32896-0090
15042941	E-mail/PDF: gecsed@recoverycorp.com Jun 21 2019 02:42:13	Synchrony Bank/Pandora, PO Box 530960, Atlanta, GA 30353-0960
15042942	E-mail/PDF: gecsed@recoverycorp.com Jun 21 2019 02:42:47	Synchrony Bank/SR, PO Box 960012, Orlando, FL 32896-0012
15042943	E-mail/PDF: gecsed@recoverycorp.com Jun 21 2019 02:42:29	Synchrony Bank/Sams Club, P.O. Box 530993, Atlanta, GA 30353-0993
15042944	E-mail/PDF: gecsed@recoverycorp.com Jun 21 2019 02:42:47	Synchrony Financial, P.O. Box 965035, Orlando, FL 32896-5035
15042946	E-mail/PDF: gecsed@recoverycorp.com Jun 21 2019 02:42:47	Synchrony bank/QVC, P.O. Box 960097, Orlando, FL 32896-0097

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	PNC BANK NATIONAL ASSOCIATION
15057217*	+American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
15042918*	+Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15057225*	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
15057226*	LL Bean Mastercard, PO Box 9001068, Louisville, KY 40290-1068

TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 22, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2019 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor	PNC BANK NATIONAL ASSOCIATION	bkgrou@kmlawgroup.com
Jeffrey J. Sikirica	on behalf of Debtor	Joel J Bednar	trusteesikirica@zoominternet.net, PA59@ecfcbis.com
Jeffrey J. Sikirica	on behalf of Joint Debtor	Sally M Bednar	trusteesikirica@zoominternet.net, PA59@ecfcbis.com
Office of the United States Trustee		ustpregion03.pi.ecf@usdoj.gov	
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com	
S. James Wallace	on behalf of Creditor	Peoples Gas Company LLC, f/k/a Peoples TWP LLC	
sjw@sjwpgh.com,	srk@sjwpgh.com;	PNGbankruptcy@peoples-gas.com	

TOTAL: 6